

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JOSE PEREZ
ELIZABETH PEREZ
Debtor(s)

Case No. 16-31489

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/03/2016.
- 2) The plan was confirmed on 01/19/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 07/13/2017.
- 6) Number of months from filing to last payment: 8.
- 7) Number of months case was pending: 11.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$21,035.00
Less amount refunded to debtor	\$27.20

NET RECEIPTS: \$21,007.80

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$966.38
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,966.38

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	1,316.00	1,220.31	1,220.31	40.65	0.00
AMEX	Unsecured	0.00	NA	NA	0.00	0.00
AMEX	Unsecured	0.00	NA	NA	0.00	0.00
AMEX	Unsecured	0.00	NA	NA	0.00	0.00
AMEX	Unsecured	0.00	NA	NA	0.00	0.00
BANCO POPULAR DE PUERT	Unsecured	5,228.00	NA	NA	0.00	0.00
BANCO POPULAR DE PUERT	Secured	45,000.00	NA	NA	0.00	0.00
BANCO POPULAR/POPULAR COMMU	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	0.00	NA	NA	0.00	0.00
CCO MORTGAGE	Unsecured	38,442.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	0.00	NA	NA	0.00	0.00
CITICARDS NA	Unsecured	0.00	1,742.17	1,742.17	58.02	0.00
CITIZENS BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	1,092.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	0.00	NA	NA	0.00	0.00
FAY SERVICING LLC	Secured	NA	5,231.13	3,401.00	3,401.00	0.00
FAY SERVICING LLC	Secured	467,540.00	464,625.48	469,856.61	0.00	0.00
FORD MOTOR CREDIT COMPANY LL	Unsecured	531.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT COMPANY LL	Secured	6,000.00	6,311.76	6,311.76	1,695.33	149.88
JPMORGAN CHASE BANK	Unsecured	0.00	NA	NA	0.00	0.00
KOHL'S	Unsecured	0.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	463.00	358.02	358.02	0.00	0.00
ONEWEST BANK MORTGAGE SERVI	Unsecured	0.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	273.00	421.08	421.08	0.00	0.00
RBS CITIZENS NA	Unsecured	118,688.00	NA	127,272.63	4,239.13	0.00
RBS CITIZENS NA	Secured	NA	101,477.57	3,311.84	3,311.84	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
RBS CITIZENS NA	Secured	118,688.00	0.00	0.00	0.00	0.00
RBS CITIZENS NA	Secured	215,000.00	223,613.34	0.00	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	2,743.00	2,653.51	2,653.51	88.37	0.00
SMALL BUSINESS ADMINISTRATION	Unsecured	33,535.98	0.00	0.00	0.00	0.00
SMALL BUSINESS ADMINISTRATION	Secured	45,194.16	45,214.65	45,214.65	0.00	0.00
STATE COLLECTION SERVICE	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
TARGET NATIONAL BANK	Unsecured	0.00	NA	NA	0.00	0.00
TCF NATIONAL BANK	Secured	45,801.82	49,179.10	49,389.94	0.00	0.00
TCF NATIONAL BANK	Secured	NA	210.84	0.00	0.00	0.00
VISA DEPT STORES	Unsecured	0.00	NA	NA	0.00	0.00
VISA DEPT STORES	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO DEALER SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO DEALER SERVICES	Secured	15,700.00	18,813.65	18,813.65	2,666.37	390.83
WELLS FARGO DEALER SERVICES	Unsecured	3,438.00	NA	NA	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$564,461.20	\$0.00	\$0.00
Mortgage Arrearage	\$6,712.84	\$6,712.84	\$0.00
Debt Secured by Vehicle	\$25,125.41	\$4,361.70	\$540.71
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$596,299.45	\$11,074.54	\$540.71
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$133,667.72	\$4,426.17	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,966.38</u>
Disbursements to Creditors	<u>\$16,041.42</u>

TOTAL DISBURSEMENTS : **\$21,007.80**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/11/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.